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Official Form 1, Exhibit D (10/06)

### **UNITED STATES BANKRUPTCY COURT**

#### **Northern District of Illinois**

In re:	Rito Carrillo Banuelos	Case No.
	Debtor	(if known)
EXI	HIBIT D - INDIVIDUAL DEBTOR'S S CREDIT COUNSELIN	TATEMENT OF COMPLIANCE WITH IG REQUIREMENT
counseling lis dismiss any c will be able to bankruptcy ca	sted below. If you cannot do so, you are nease you do file. If that happens, you will be resume collection activities against you.	one of the five statements regarding credit of eligible to file a bankruptcy case, and the court car ose whatever filing fee you paid, and your creditors If your case is dismissed and you file another cond filing fee and you may have to take extra steps
	individual debtor must file this Exhibit D. If a nibit D. Check one of the five statements belo	joint petition is filed, each spouse must complete and file w and attach any documents as directed.
counseling age for available cr from the agence	ency approved by the United States trustee o edit counseling and assisted me in performing	y bankruptcy case, I received a briefing from a credit bankruptcy administrator that outlined the opportunities a related budget analysis, and I have a certificate tach a copy of the certificate and a copy of any debt
counseling age for available cr certificate from agency describ	ency approved by the United States trustee o edit counseling and assisted me in performing the agency describing the services provided	y bankruptcy case, I received a briefing from a credit bankruptcy administrator that outlined the opportunities ag a related budget analysis, but I do not have a to me. You must file a copy of a certificate from the of any debt repayment plan developed through the filed.
obtain the serv merit a tempor	ices during the five days from the time I mad	ervices from an approved agency but was unable to le my request, and the following exigent circumstances ent so I can file my bankruptcy case now. [Must be Summarize exigent circumstances here.]
your request. bankruptcy ca copy of any do can be grante within the 30- court is not sa	You must still obtain the credit counseling ase and promptly file a certificate from the ebt management plan developed through donly for cause and is limited to a maxing day period. Failure to fulfill these requires	in your motion, it will send you an order approving g briefing within the first 30 days after you file your agency that provided the briefing, together with a the agency. Any extension of the 30-day deadline num of 15 days. A motion for extension must be filed nents may result in dismissal of your case. If the ankruptcy case without first receiving a credit
	ust be accompanied by a motion for determir	
		09(h)(4) as impaired by reason of mental illness or g and making rational decisions with respect to financial
		9(h)(4) as physically impaired to the extent of being credit counseling briefing in person, by telephone, or

☐ Active military duty in a military combat zone.

Case 08-2934 Official Form 1, Exh		Filed 10/30/08 Document cont.	Entered 10/30/08 08:32:35 Page 2 of 31	Desc Main		
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. ' 109(h) does not apply in this district.						
I certify under penalty of perjury that the information provided above is true and correct.						
Signature of Debtor:	s/ Rito Carrillo Rito Carrillo					
Date: 10/29/2008						

B 1 (Official F@ 10/30/08 08:32:35 Desc Main United States Bankruptum Centre Page 3 of 31 **Voluntary Petition** Northern District of Illinois Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Carrillo Banuelos, Rito, All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN(if Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN(if more more than one, state all): \*\*\*\_\*\*\_1119 than one, state all): Street Address of Debtor (No. & Street, City, and State): Street Address of Joint Debtor (No. & Street, City, and State): 7170 East Avenue Honover Park, IL ZIP CODE ZIP CODE 60133 County of Residence or of the Principal Place of Business County of Residence or of the Principal Place of Business: Cook Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): ZIP CODE ZIP CODE Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE Type of Debtor Nature of Business Chapter of Bankruptcy Code Under Which (Form of Organization) (Check one box) the Petition is Filed (Check one box) (Check one box.) ■ Health Care Business ☐ Chapter 15 Petition for Chapter 7 ☐ Single Asset Real Estate as defined in 11 Individual (includes Joint Debtors) Recognition of a Foreign Chapter 9 U.S.C. § 101(51B) See Exhibit D on page 2 of this form. Main Proceeding Chapter 11 Railroad Corporation (includes LLC and LLP) ☐ Chapter 15 Petition for Stockbroker Partnership Chapter 12 Recognition of a Foreign ☐ Commodity Broker Other (If debtor is not one of the above entities. Nonmain Proceeding Chapter 13 Clearing Bank check this box and state type of entity below.) **Nature of Debts** Other (Check one box) Tax-Exempt Entity Debts are primarily consumer Debts are primarily (Check box, if applicable) debts, defined in 11 U.S.C. business debts. § 101(8) as "incurred by an Debtor is a tax-exempt organization individual primarily for a under Title 26 of the United States personal, family, or house-Code (the Internal Revenue Code.) hold purpose. Chapter 11 Debtors Filing Fee (Check one box) Check one box: ✓ Full Filing Fee attached ☐ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is Check if: unable to pay fee except in installments. Rule 1006(b) See Official Form 3A. Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Filing Fee waiver requested (applicable to chapter 7 individuals only). Must Check all applicable boxes attach signed application for the court's consideration. See Official Form 3B. A plan is being filed with this petition Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). THIS SPACE IS FOR Statistical/Administrative Information COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. ☐ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors 100-200-50-1,000-5,001-10,001-25,001-50,001-Over 99 199 10 000 100 000 100 000 5 000 25,000 50,000 Estimated Assets \$0 to \$50,001 to \$50,000,001 \$100,000,001 \$100,001 to \$500,001 to \$1,000,001 \$10,000,001 \$500,000,001 More than \$1 \$50,000 \$100,000 to \$100 to \$500 \$500,000 \$1 to \$10 to \$50 to \$1 billion billion million million million million million Estimated Liabilities  $\Box$  $\Box$ \$500,001 to \$1,000,001 \$100,000,001 \$10,000,001 \$50,000,001 \$50,001 to \$100,001 to \$500,000,001 More than \$1 \$1 to \$10 to \$50 to \$100 to \$500 \$50,000 \$100,000 \$500,000 billion to \$1 billion million million million million million

B 1 (Official F@ppg\$@ (1098829346 Doc 1 Filed 10/30/08		Desc Mark B1, Page 2			
Voluntary Petition Document	Nanage 4, of s 31				
(This page must be completed and filed in every case)  Rito Carrillo Banuelos					
All Prior Bankruptcy Cases Filed Within La	${f st~8~Years}$ (If more than two, attach additional sheet.)	_			
Location Where Filed: NONE	Case Number:	Date Filed:			
Location Where Filed:	Case Number:	Date Filed:			
Pending Bankruptcy Case Filed by any Spouse, Partner of	r Affiliate of this Debtor (If more than one, attach ad	ditional sheet)			
Name of Debtor:	Case Number:	Date Filed:			
NONE District:	Relationship:	Judge:			
District.	Total of the state	- vaager			
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)	Exhibit B  (To be completed if debtor is whose debts are primarily con I, the attorney for the petitioner named in the foregoi have informed the petitioner that [he or she] may pro 12, or 13 of title 11, United States Code, and have e available under each such chapter. I further certify the debtor the notice required by 11 U.S.C. § 342(b).	sumer debts) ng petition, declare that I ceed under chapter 7, 11, xplained the relief			
Exhibit A is attached and made a part of this petition.	X /e-s/ Philip A Igoe, Attorney at Lav	v 10/29/2008			
	Signature of Attorney for Debtor(s)  Philip A Igoe	Date <b>1300466</b>			
Ext	nibit C				
Does the debtor own or have possession of any property that poses or is alleged to pose a Yes, and Exhibit C is attached and made a part of this petition.  No	threat of imminent and identifiable harm to public heal	th or safety?			
Exh	aibit D				
(To be completed by every individual debtor. If a joint petition is filed, each spouse must	t complete and attach a separate Exhibit D.)				
☐ Exhibit D completed and signed by the debtor is attached and made a part of the	his petition				
	ins petition.				
If this is a joint petition:					
Exhibit D also completed and signed by the joint debtor is attached and made					
	ding the Debtor - Venue applicable box)				
Debtor has been domiciled or has had a residence, principal place preceding the date of this petition or for a longer part of such 180 or		ays immediately			
There is a bankruptcy case concerning debtor's affiliate. general pa	artner, or partnership pending in this District.				
Debtor is a debtor in a foreign proceeding and has its principal plan has no principal place of business or assets in the United States but this District, or the interests of the parties will be served in regard to	is a defendant in an action or proceeding [in a federal				
	les as a Tenant of Residential Property oplicable boxes.)				
Landlord has a judgment against the debtor for possession of debto	r's residence. (If box checked, complete the following).				
	(Name of landlord that obtained judgment)				
	(Address of landlord)				
Debtor claims that under applicable nonbankruptcy law, there are dentire monetary default that gave rise to the judgment for possession		ed to cure the			
Debtor has included in this petition the deposit with the court of ar filing of the petition.	ny rent that would become due during the 30-day period	after the			
Debtor certifies that he/she has served the Landlord with this certif	fication. (11 U.S.C. § 362(1)).				

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

	Official F@gg5e @9829346 Doc 1 Filed 10/30/08  mtary Petition Document		Entered 10/30/08 08:32:35 Desc Mark B1, Page Page 5 of 31		
	intary Petition  Document  Dispage must be completed and filed in every case)	Name ge 5, of 31			
(111	is page mass be completed and filed in every case)	Rito Carrillo Banuelos			
	Sign	atı	ıres		
	Signature(s) of Debtor(s) (Individual/Joint)		Signature of a Foreign Representative		
I declare under penalty of perjury that the information provided in this petition is true and correct.			eclare under penalty of perjury that the information provided in this petition is true		
	orrect.  titioner is an individual whose debts are primarily consumer debts and has		d correct, that I am the foreign representative of a debtor in a foreign proceeding, d that I am authorized to file this petition.		
chose	n to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 of title 11. United States Code, understand the relief available under each such		heck only <b>one</b> box.)		
	er, and choose to proceed under chapter 7.				
	attorney represents me and no bankruptcy petition preparer signs the petition] I obtained and read the notice required by 11 U.S.C. § 342(b).		Certified Copies of the documents required by § 1515 of title 11 are attached.		
	nest relief in accordance with the chapter of title 11, United States Code, specified s petition.		Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the Chapter of title 11 specified in the petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.		
X	s/ Rito Carrillo Banuelos	X	Not Applicable		
	Signature of Debtor Rito Carrillo Banuelos		(Signature of Foreign Representative)		
X	Not Applicable				
	Signature of Joint Debtor		(Printed Name of Foreign Representative)		
	Telephone Number (If not represented by attorney)				
	10/29/2008		Date		
	Date				
37	Signature of Attorney /e-s/ Philip A Igoe, Attorney at Law		Signature of Non-Attorney Petition Preparer		
-	Signature of Attorney for Debtor(s)		eclare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined		
	•		11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the btor with a copy of this document and the notices and information required under 11		
	Philip A Igoe Bar No. 1300466	U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable			
	Printed Name of Attorney for Debtor(s) / Bar No.	by	bankruptcy petition preparers, I have given the debtor notice of the maximum amount		
	Law Office of Philip A Igoe	before preparing any document for filing for a debtor or accepting any fee from the deb as required in that section. Official Form 19 is attached.			
	Firm Name				
2	221 North LaSalle Street suite 655				
1	Address		Not Applicable		
_	Chicago IL 60601		Printed Name and title, if any, of Bankruptcy Petition Preparer		
,	312-372-4298 312-372-5147				
-	312-372-4298 312-372-5147 Telephone Number		Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of		
	10/29/2008		the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)		
;	Date  *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Address			
	Signature of Debtor (Corporation/Partnership)	X	Not Applicable		
I decl	lare under penalty of perjury that the information provided in this petition is true				
and c	orrect, and that I have been authorized to file this petition on behalf of the		Date		
debto	r.		Signature of bankruptcy petition preparer or officer, principal, responsible person, or		
The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.			partner whose Social-Security number is provided above.		
	Not Applicable		Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.		
	Signature of Authorized Individual		If more than one person prepared this document, attach to the appropriate official form for each person.		
F	Printed Name of Authorized Individual		A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11.11.5 C \$ 1.10.18 U.S. C \$ 1.56		
Τ	Fitle of Authorized Individual		both. 11 U.S.C. § 110; 18 U.S.C. § 156.		
l	Date				

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

# NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <a href="mailto:before">before</a> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

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#### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### **Certificate of Attorney**

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Philip A Igoe	/e-s/ Philip A Igoe, Attorney at La	10/29/2008
Printed Name of Attorney	Signature of Attorney	Date
Address:		
Law Office of Philip A Igoe 221 North LaSalle Street suite 655 Chicago IL 60601 312-372-4298		
Certific	cate of the Debtor	
I, the debtor, affirm that I have received and read this notice.		
Rito Carrillo Banuelos	Xs/ Rito Carrillo Banuelos	10/29/2008
Printed Name of Debtor	Rito Carrillo Banuelos	
	Signature of Debtor	Date
Case No. (if known)		

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B6 Summary (Official Form 6 - Summary) (12/07)

### United States Bankruptcy Court Northern District of Illinois

n re Rito Carrillo Banuelos	Case No.
Debtor	Chapter _13

## **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	0	\$ 240.000.00		
B - Personal Property	YES	0	\$ 3.700.00		
C - Property Claimed as Exempt	YES	0			
D - Creditors Holding Secured Claims	YES	0		\$ 225.000.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	0		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	0		\$ 5.733.00	
G - Executory Contracts and Unexpired Leases	YES	0			
H - Codebtors	YES	0			
I - Current Income of Individual Debtor(s)	YES	0			\$ 4.381.64
J - Current Expenditures of Individual Debtor(s)	YES	0			\$ 3.581.64
TOTAL		0	\$ 243,700.00	\$ 230,733.00	

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B6A (Official Form 6A) (12/07)

In re:	Rito Carrillo Banuelos	Case No.	
	Debtor		(If known)

## **SCHEDULE A - REAL PROPERTY**

residence, 7170 East Avenue, Hanover Park IL 60103	Fee Owner	<u> </u>	\$ 240,000.00 \$ 240,000.00	\$ 225,000.00
DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM

(Report also on Summary of Schedules.)

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B6B (Official Form 6B) (12/07)

In re	ito Carrillo Banuelos		Case No.	
		Debtor	-1	(If known)

## **SCHEDULE B - PERSONAL PROPERTY**

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand		cash on hand		100.00
<ol> <li>Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.</li> </ol>		banking account average		500.00
<ol> <li>Security deposits with public utilities, telephone companies, landlords, and others.</li> </ol>	x			
<ol> <li>Household goods and furnishings, including audio, video, and computer equipment.</li> </ol>		Household furniture		1,200.00
<ol> <li>Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.</li> </ol>	Х			
6. Wearing apparel.		Necessary clothes		900.00
7. Furs and jewelry.	Х			
<ol><li>Firearms and sports, photographic, and other hobby equipment.</li></ol>	X			
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	х			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	Х			
<ol> <li>Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.</li> </ol>	х			
<ol> <li>Stock and interests in incorporated and unincorporated businesses. Itemize.</li> </ol>	X			
14. Interests in partnerships or joint ventures. Itemize.	Х			
<ol> <li>Government and corporate bonds and other negotiable and nonnegotiable instruments.</li> </ol>	Х			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	х			
18. Other liquidated debts owed to debtor	Х			

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B6B (Official Form 6B) (12/07) -- Cont.

n re	Rito Carrillo Banuelos	Case No.	
	Debtor		(If known)

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	Х			
Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	Х			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.				0.00
Automobiles, trucks, trailers, and other vehicles and accessories.		1994 Ford Ranger paid in full		1,000.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	Х			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment and supplies used in business.	Х			
30. Inventory.	Х			
31. Animals.	Х			
32. Crops - growing or harvested. Give particulars.	Х			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	Χ			
35. Other personal property of any kind not already listed. Itemize.	X			
	_	1 continuation sheets attached Total	al >	\$ 3,700.00

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**B6C (Official Form 6C) (12/07)** 

In re	Rito Carrillo Banuelos		Case No.	
		Debtor		(If known)

## **SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875

☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
1994 Ford Ranger paid in full	735 ILCS 5/12-1001(c)	1,000.00	1,000.00
banking account average	735 ILCS 5/12-1001(b)	500.00	500.00
cash on hand	735 ILCS 5/12-1001(b)	100.00	100.00
Household furniture	735 ILCS 5/12-1001(b)	1,200.00	1,200.00
Necessary clothes	735 ILCS 5/12-1001(a),(e)	900.00	900.00
residence, 7170 East Avenue, Hanover Park IL 60103	735 ILCS 5/12-901	15,000.00	240,000.00

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B6D (Official Form 6D) (12/07)

In re	Rito Carrillo Banuelos	Case No.		
		Debtor	•	(If known)

## **SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.  Midfirst Bank Fisher and Shapiro 4201 Lake Cook Rd Northbrook IL 60062			Mortgage residence, 7170 East Avenue, Hanover Park IL 60103 VALUE \$240,000.00		X		225,000.00	0.00
Midland Mtg		Foreclosure Initiated  VALUE \$0.00		X		0.00	0.00	

continuation sheets attached

Subtotal → (Total of this page)

Total > (Use only on last page)

\$ 225,000.00	\$ 0.00
\$ 225,000.00	\$ 0.00

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B6E (Official Form 6E) (12/07)

**Rito Carrillo Banuelos** In re

Case No. Debtor

(If known)

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYF	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
	Domestic Support Obligations
	Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or onsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in J.S.C. § 507(a)(1).
<b>J</b>	Extensions of credit in an involuntary case
арро	Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the pointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions
	Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying pendent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the sation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans
cess	Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the sation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen
	Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals
that	Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units
	Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution
	Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of ernors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. 7 (a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated
anot	Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or her substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

1 continuation sheets attached

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B6E (Official Form 6E) (12/07) - Cont.

In re	Rito Carrillo Banuelos		Case No.	
	Title Garrino Barracios	Debtor ,	·	(If known)

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority: Extensions of Credit in an Involuntary Case

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO.  Internal Revenue Services 230 South Dearborn Stop 5016 CHI Chicago IL 60604			for notice		Х		0.00	0.00	0.00

Sheet no.  $\underline{1}$  of  $\underline{1}$  continuation sheets attached to Schedule of Creditors Holding Priority Claims

(Totals of this page)

Subtotals >

Total >
(Use only on last page of the completed
Schedule E. Report also on the Summary of
Schedules.)

Total > (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)

\$ 0.00	\$ 0.00	\$ 0.00
\$ 0.00		
	\$ 0.00	\$ 0.00

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B6F (Official Form 6F) (12/07)

In re	Rito Carrillo Banuelos		Case No.	
	•	Dobtor	,	(If known)

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 27033471800001					X		5,273.00
Hinsdale B&t 25 E First St Hinsdale, IL 60521			unpaid balance				
ACCOUNT NO. <b>625757</b>					X		460.00
Nicor Gas 1844 Ferry Road Naperville, IL 60563			Utilitiesutility Company unpaid balance				

0 Continuation sheets attached

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In re: Rito Carrillo Banuelos Case No.

## **SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

☑ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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n re: Rito Carrillo Banuelos	Case No.	
	Debtor.	(If known)

# **SCHEDULE H - CODEBTORS**

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Hortencia Carrillo same as debtor debtor wife  Rodrigo Robles Unknow	Midland Mtg 999 N.W. Grand Blv Oklahoma City, OK 73118

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In re	Rito Carrillo Banuelos		Case No.	
		Debtor		(If known)

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Status: <b>Married</b>	DEPENDENTS	DEPENDENTS OF DEBTOR AND SPOUSE			
	RELATIONSHIP(S):			AGE	(S):
	daughter				16
	son				9
	Daughter				6
Employment:	DEBTOR		SPOUSE		
Occupation	unemployed	Labor			
Name of Employer			ck Engineering Co		
How long employed	3 months	9 mon	iths		
Address of Employer					
INCOME: (Estimate of ave case filed)	erage or projected monthly income at time		DEBTOR		SPOUSE
1. Monthly gross wages, sa	alary, and commissions	\$	0.00	\$_	1,386.67
(Prorate if not paid mo 2. Estimate monthly overting		\$	0.00	\$_	0.00
3. SUBTOTAL		\$	0.00	\$_	1,386.67
4. LESS PAYROLL DEDU	ICTIONS	' <u> </u>			
a. Payroll taxes and s	ocial security	\$ <u></u>	0.00	\$_	85.97
b. Insurance		\$	0.00	\$_	0.00
c. Union dues		\$	0.00	\$_	0.00
d. Other (Specify)	<u>Federal</u>	\$	0.00	\$_	72.02
	Medicare	\$	0.00	\$_	20.11
	State	\$	0.00	\$_	41.60
5. SUBTOTAL OF PAYRO	OLL DEDUCTIONS	\$	0.00	\$_	219.70
6. TOTAL NET MONTHLY	TAKE HOME PAY	\$	0.00	\$_	1,166.97
7. Regular income from op-	eration of business or profession or farm				
(Attach detailed stater	ment)	\$	0.00	\$_	0.00
8. Income from real propert	ty	\$	0.00	\$_	0.00
9. Interest and dividends		\$	0.00	\$_	0.00
-	or support payments payable to the debtor for the fependents listed above.	\$	0.00	\$_	0.00
11. Social security or other	government assistance	•	0.00	•	0.00
(Specify)		\$ <u></u> \$	0.00	\$ _	0.00
12. Pension or retirement in	псоте	Φ	0.00	\$_	0.00
<ul><li>13. Other monthly income</li><li>(Specify) Family Contr</li></ul>	ibution	\$	1,000.00	\$	0.00
unemployme			2,214.67	* <u> </u>	0.00
anemployme	on wondita		4,414.01	* _	0.00

In re Rito Carrillo Banuelos			Case No.		
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Debtor

SCHEDULE I -	- CURRENT IN	ICOME OF II	NDIVIDUAL	DFBTOR(S)

14. SUBTOTAL OF LINES 7 THROUGH 13

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

\$ 3,214.67 \$	0.00
\$ 3,214.67 \$	1,166.97
 \$ 4,381.64	

(If known)

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document.:

**NONE** 

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B6J (Official Form 6J) (12/07)

In re Rito Carrillo Banuelos		. Case No	lo.	
	Debtor	,	(If known)	

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

erage or projected monthly expenses of the debtor and the debtor's family at time

Complete this schedule by estimating the average or projected monthly expenses of tany payments made biweekly, quarterly, semi-annually or annually to show monthly rate. The		
differ from the deductions from income allowed on Form22A or 22C.  Check this box if a joint petition is filed and debtor's spouse maintains a separate hou	usehold. Complete a separate schedule of	
expenditures labeled "Spouse."	assinoid. Complete a soparate sorioddio si	
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	2,132.00
a. Are real estate taxes included? Yes ✓ No	<del></del>	,
b. Is property insurance included? Yes ✓ No	_	
2. Utilities: a. Electricity and heating fuel	\$	219.64
b. Water and sewer	\$	75.00
c. Telephone	\$	90.00
d. Other	\$ <u></u>	0.00
3. Home maintenance (repairs and upkeep)	 \$	20.00
4. Food	\$	450.00
5. Clothing	\$	75.00
6. Laundry and dry cleaning	\$	75.00
7. Medical and dental expenses	\$	20.00
8. Transportation (not including car payments)	\$	275.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	150.00
e. Othe <u>r</u>	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the control of the control	' '	
a. Auto	\$ <u></u>	0.00
b. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed state	ement) \$	0.00
17. Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Sch	nedules and,	3,581.64
if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)  19. Describe any increase or decrease in expenditures reasonably anticipated to occur with	hin the year following the filing of this docun	·
	,	
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	4,381.64
b. Average monthly expenses from Line 18 above	\$	3,581.64
c. Monthly net income (a. minus b.)	\$ <u></u>	800.00

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B6 Declaration (Official Form 6 - Declaration) (12/07)

In re Rito Carrillo Banuelos	Case No.	
Debtor	•	(If known)

### **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

#### **DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

	declare under penalty of perjury that I have read the foregoing summa, and that they are true and correct to the best of my knowledge, inform			
Date: 10/29/2008 Signature: s/ Rito Carrillo Banuelos				
		Rito Carrillo Banuelos		
		Debtor		
	[If joint case, both spouses must sign]			

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)

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B7 (Official Form 7) (12/07)

# UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re:	Rito Carrillo Banuelos		Case No.	
		Debtor		(If known)

#### STATEMENT OF FINANCIAL AFFAIRS

#### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE FISCAL YEAR PERIOD

84,000.00 employment 2006

82,000.00 employment 2007

30,000.00 employment 2008 to date

#### 2. Income other than from employment or operation of business

None **☑**  State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE FISCAL YEAR PERIOD

#### 3. Payments to creditors

#### Complete a. or b., as appropriate, and c.

None **☑**  a. *Individual or joint debtor(s) with primarily consumer debts*: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS

AMOUNT PAID AMOUNT STILL OWING Document Page 24 of 31

None  $\mathbf{\Lambda}$ 

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS/ **TRANSFERS**  **AMOUNT** PAID OR VALUE OF **TRANSFERS**  **AMOUNT** STILL **OWING** 

2

None  $\mathbf{\Delta}$ 

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF **PAYMENT**  **AMOUNT** PAID

STILL OWING

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None 

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**CAPTION OF SUIT** AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATIO

STATUS OR DISPOSITION

Midfirst Bank Vs. Rito Carrillo 07CH 22716

foreclosure

Circuit court of Cook county

pending

M

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DESCRIPTION OF PERSON FOR WHOSE DATE OF AND VALUE OF BENEFIT PROPERTY WAS SEIZED **SEIZURE PROPERTY** 

#### 5. Repossessions, foreclosures and returns

None  $\mathbf{\Delta}$ 

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DESCRIPTION DATE OF REPOSSESSION, FORECLOSURE SALE. **PROPERTY** TRANSFER OR RETURN

AND VALUE OF

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#### 6. Assignments and receiverships

None  $\square$ 

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not

TERMS OF

3

NAME AND ADDRESS DATE OF **ASSIGNMENT** OF ASSIGNEE **ASSIGNMENT** OR SETTLEMENT

None V

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DESCRIPTION NAME AND ADDRESS OF COURT DATE OF AND VALUE OF OF CUSTODIAN CASE TITLE & NUMBER **ORDER PROPERTY** 

#### 7. Gifts

None  $\mathbf{\Lambda}$ 

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS **DESCRIPTION** RELATIONSHIP OF PERSON TO DEBTOR. DATE AND VALUE OF OR ORGANIZATION IF ANY OF GIFT **GIFT** 

#### 8. Losses

None  $\mathbf{\Lambda}$ 

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**DESCRIPTION** DESCRIPTION OF CIRCUMSTANCES AND, IF AND VALUE OF LOSS WAS COVERED IN WHOLE OR IN PART DATE OF **PROPERTY** BY INSURANCE, GIVE PARTICULARS LOSS

#### 9. Payments related to debt counseling or bankruptcy

None 

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS DATE OF PAYMENT. AMOUNT OF MONEY OR OF PAYEE NAME OF PAYOR IF **DESCRIPTION AND VALUE** OTHER THAN DEBTOR OF PROPERTY

Law Office of Philip A Igoe 221 North LaSalle Street suite 655 Chicago IL 60601

3500 for legal services plus 274 court cost

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#### 10. Other transfers

None  $\mathbf{\Lambda}$ 

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE. RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY **TRANSFERRED** AND VALUE RECEIVED

4

None  $\square$ 

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER **DEVICE** 

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR INTEREST IN PROPERTY

#### 11. Closed financial accounts

None  $\mathbf{\Delta}$ 

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR **AMOUNT AND** DIGITS OF ACCOUNT NUMBER, DATE OF SALE AND AMOUNT OF FINAL BALANCE **OR CLOSING** 

#### 12. Safe deposit boxes

None  $\mathbf{\Lambda}$ 

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS DESCRIPTION OF

DATE OF TRANSFER OR SURRENDER,

TO BOX OR DEPOSITOR **CONTENTS** IF ANY

#### 13. Setoffs

None V

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF **SETOFF** 

AMOUNT OF **SETOFF** 

·

#### 14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS DESCRIPTION AND VALUE

OF OWNER OF PROPERTY LOCATION OF PROPERTY

5

#### 15. Prior address of debtor

None If ☑ de

 $\mathbf{Q}$ 

If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

#### 16. Spouses and Former Spouses

None **☑**  If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor 's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None

 $\checkmark$ 

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

SITE NAME AND NAME AND ADDRESS DATE OF ENVIRONMENTAL

ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

None **✓** 

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND NAME AND ADDRESS DATE OF ENVIRONMENTAL ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

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None  $\square$ 

List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

#### 18. Nature, location and name of business

None Ø

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

LAST FOUR DIGITS

OF SOCIAL SECURITY ADDRESS OR OTHER INDIVIDUAL

TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN NATURE OF **BUSINESS** 

**BEGINNING AND ENDING** 

6

**DATES** 

None  $\square$ 

Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME **ADDRESS** 

#### 19. Books, records and financial statements

None  $\mathbf{\Lambda}$ 

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None Ø

b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

**NAME** 

NAME

**ADDRESS** 

**DATES SERVICES RENDERED** 

None Ø

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

**ADDRESS** 

None  $\mathbf{\Lambda}$ 

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

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#### 20. Inventories

None  $\square$ 

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other

basis)

None Ø

b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN

DATE OF INVENTORY

OF INVENTORY RECORDS

#### 21. Current Partners, Officers, Directors and Shareholders

None  $\mathbf{V}$ 

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

7

None  $\square$ 

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NATURE AND PERCENTAGE

NAME AND ADDRESS

**TITLE** 

OF STOCK OWNERSHIP

#### 22. Former partners, officers, directors and shareholders

None  $\mathbf{\nabla}$ 

a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

NAME

**ADDRESS** 

DATE OF WITHDRAWAL

None  $\mathbf{\Delta}$ 

b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

#### 23. Withdrawals from a partnership or distributions by a corporation

None Ø

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT,

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION

**RELATIONSHIP TO DEBTOR** 

AND VALUE OF PROPERTY

#### 24. Tax Consolidation Group.

None  $\mathbf{Q}$ 

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

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#### 25. Pension Funds.

None <

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

8

\* \* \* \* \*

[if completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 10/29/2008 Signature of Debtor Signature S/Rito Carrillo Banuelos Rito Carrillo Banuelos

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B 203 (12/94)

#### UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re:		Rito Carrillo Banuelos				Case No.		
			Debtor			Chapter	13	
			DISCLOSURE	E C	FOR DEBTOR	\TTORNE`	Y	
1.	and the	nat compensation o me, for services	paid to me within one year l	befor	2016(b), I certify that I am the attorney for the a re the filing of the petition in bankruptcy, or agr pehalf of the debtor(s) in contemplation of or in	eed to be	or(s)	
	F	or legal services,	have agreed to accept			;	\$	3,500.00
	Р	rior to the filing of	this statement I have receive	ved		;	\$	0.00
	В	alance Due				;	\$	3,500.00
2.	The s	ource of compens	sation paid to me was:					
		□ Debtor			Other (specify)			
3.	The s	·	sation to be paid to me is:					
		□ Debtor			Other (specify)			
4.	Ø	I have not agree of my law firm.	d to share the above-disclo	sed (	compensation with any other person unless the	ey are members ar	nd associates	i
		-			pensation with a person or persons who are no with a list of the names of the people sharing in			
<ol><li>In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:</li></ol>								
	<ul> <li>Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;</li> </ul>							
	b) Preparation and filing of any petition, schedules, statement of affairs, and plan which may be required;							
c) Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;								
d) Representation of the debtor in adversary proceedings and other contested bankruptcy matters;								
	e)	[Other provisions	s as needed]					
6.	Ву а	greement with the	debtor(s) the above disclos	ed fe	ee does not include the following services:			
		None						
					CERTIFICATION			
r			ing is a complete statemen tor(s) in this bankruptcy pro		any agreement or arrangement for payment to ding.	ne for		
[	Dated:	10/29/2008						
					/e-s/ Philip A Igoe, Attorney at Philip A Igoe, Bar No. 1300466			
					Law Office of Philip A Igoe			

Attorney for Debtor(s)